

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Ryan C Binkley
Vanessa R Binkley

Case No.: 5-19-04823 MJC

Chapter 13

Debtor(s)

NOTICE OF FINAL CURE PAYMENT

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the pre-petition and post-petition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

PART 1: MORTGAGE INFORMATION

Creditor Name:	Freedom
Court Claim Number:	14
Last Four of Loan Number:	7909
Property Address if applicable:	21 Clinton St

PART 2: CURE AMOUNT

Total cure disbursement made by the trustee:

a.	Allowed prepetition arrearages:	\$1,153.76
b.	Prepetition arrearages paid by the trustee:	\$1,153.76
c.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	\$0.00
d.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	\$0.00
e.	Allowed postpetition arrearage:	\$0.00
f.	Postpetition arrearage paid by the trustee:	\$0.00
g.	Total b, d, and f:	\$1,153.76

PART 3: POSTPETITION MORTGAGE PAYMENT

Mortgage is/was paid directly by the debtor(s).

PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs and escrow amounts due, and (ii) consistent with §1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

Dated: November 27, 2024

Respectfully submitted,

/s/ Jack N. Zaharopoulos
Standing Chapter 13 Trustee
Suite A, 8125 Adams Drive
Hummelstown, PA 17036
Phone: (717) 566-6097
Fax: (717) 566-8313
email: info@pamd13trustee.com

**UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Ryan C Binkley
Vanessa R Binkley

Case No.: 5-19-04823 MJC

Chapter 13

Debtor(s)

CERTIFICATE OF SERVICE

I certify that I am more than 18 years of age and that on November 27, 2024, I served a copy of this Notice of Final Cure Payment on the following parties by 1st Class mail from Hummelstown, PA, unless served electronically.

Served Electronically

David J. Harris, Esquire
69 Public Square
Suite 700
Wilkes Barre PA 18701

Served by First Class Mail

Freedom Mortgage Corporation
11988 Exit 5 Parkway, Building 4
Fishers IN 46037-7939

Ryan C Binkley
Vanessa R Binkley
21 Clinton St
Swoyersville PA 18704

I certify under penalty of perjury that the foregoing is true and correct.

Date: November 27, 2024

/s/ Liz Joyce

Office of the Standing Chapter 13 Trustee
Jack N. Zaharopoulos
Suite A, 8125 Adams Dr.
Hummelstown, PA 17036
Phone: (717) 566-6097
email: info@pamd13trustee.com

Disbursements for Claim

Case: 19-04823 RYAN C. BINKLEY
 FREEDOM MORTGAGE CORPORATION
 10500 KINCAID DRIVE
 FISHERS, IN 46037-
 Acct No: 21 Clinton Ave - PRE-ARREAR
 ARREARS - 21 CLINTON AVE

Sequence: 13
 Modify:
 Filed Date:
 Hold Code:

Amt Sched:	\$105,664.73	Debt:	\$1,153.76	Interest Paid:	\$0.00
Amt Due:	\$0.00	Paid:	\$1,153.76	Accrued Int:	\$0.00
				Balance Due:	\$0.00

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
						<u>DisbDescrp</u>		
5200	FREEDOM MORTGAGE CORPORATION							
520-0	FREEDOM MORTGAGE CORPORATIC		08/12/2020	1220384	\$1,153.76	\$0.00	\$1,153.76	08/27/2020

Sub-totals: \$1,153.76 \$0.00 \$1,153.76

Grand Total: \$1,153.76 \$0.00